

UNITED STATES BANKRUPTCY COURT
District of Minnesota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/10/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Jo Crooks
7037 Eagle Trail
Centerville, MN 55038

Case Number:
08-45245 – NCD

Social Security/Individual Taxpayer ID/Employer Tax ID/Other
Nos.:
xxx-xx-8503

Attorney for Debtor(s) (name and address):

Curtis K Walker
Curtis K Walker Law Office
4356 Nicollet Ave S
Minneapolis, MN 55409
Telephone number: 612-824-4357

Bankruptcy Trustee (name and address):

Julia A. Christians
Lapp, Libra, Thomson, Stoeber & Pusch,
One Financial Plaza, Suite 2500
120 South Sixth Street
Minneapolis, MN 55402
Telephone number: 612-338-5815

Meeting of Creditors

Date: **November 17, 2008**

Time: **02:30 PM**

Location: **U S Courthouse, Rm 1017, 300 S 4th St, Minneapolis, MN 55415**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/16/09

Certificate of Completion of Financial Management Course due: 1/2/09

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

301 U.S. Courthouse
300 South Fourth Street
Minneapolis, MN 55415
Telephone number: (612)-664-5200

For the Court:

Clerk of the Bankruptcy Court:
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 10/14/08

Update 9/08

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
--- Refer to Other Side for Important Deadlines and Notices ---	

Certificate of Service Page 3 of 3

CERTIFICATE OF NOTICE

District/off: 0864-4
Case: 08-45245

User: grace
Form ID: b9a

Page 1 of 1
Total Served: 25

Date Rcvd: Oct 14, 2008

The following entities were served by first class mail on Oct 16, 2008.

db +Mary Jo Crooks, 7037 Eagle Trail, Centerville, MN 55038-7055
aty +Curtis K Walker, Curtis K Walker Law Office, 4356 Nicollet Ave S,
Minneapolis, MN 55409-2033
tr +Julia A. Christians, Lapp, Libra, Thomson, Stoebner & Pusch,, One Financial Plaza, Suite 2500,
120 South Sixth Street, Minneapolis, MN 55402-1803
smg +Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
ust +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
57828681 American Education Services, Harrisburg PA 17130-0001
57828683 Capital One, c/o Midland Credit Management, Department 8870, Los Angeles, CA 90084-8870
57828686 +Citi Platinum Card, Box 6000, The Lakes NV 89163-0001
57828687 +Citi Professional Card, Box 6000, The Lakes NV 89163-0001
57828688 +Citi Professional Card, c/o Northland Group Inc, PO Box 390905, Edina, MN 55439-0905
57828689 +Clint Crooks, 7037 Eagle Trail, Centerville, MN 55038-7055
57828693 +JCPenney's, c/o NCO Financial Systems, PO Box 61247, Dept 64,
Virginia Beach VA 23466-1247
57828695 The Home Depot, PO Box 689100, Des Moines, IA 50368-9100
57828697 Washington Mutual Card Services, c/o IC System, 444 Highway 96 E, St Paul, MN 55164-0887
57828698 Wells Fargo Bank, PO Box 4233, Portland, OR 97208-4233
57828699 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

The following entities were served by electronic transmission on Oct 15, 2008.

57828682 EDI: BANKAMER.COM Oct 14 2008 21:33:00 Bank of America, PO Box 15026,
Wilmington, DE 19850-5026
57828684 EDI: CAPITALONE.COM Oct 14 2008 21:33:00 Capital One Services, PO Box 30285,
Salt Lake City UT 84130-0285
57828685 EDI: CHASE.COM Oct 14 2008 21:33:00 Chase, PO Box 15298, Wilmington DE 19850-5298
57828690 EDI: DISCOVER.COM Oct 14 2008 21:33:00 Discover Card, PO Box 30943,
Salt Lake City, UT 84130
57828691 EDI: HFC.COM Oct 14 2008 21:33:00 Household Bank Mastercard, PO Box 80084,
Salinas, CA 93912-0084
57828692 +EDI: RMSC.COM Oct 14 2008 21:33:00 JCPenney, PO Box 981131, El Paso, TX 79998-1131
57828694 EDI: HFC.COM Oct 14 2008 21:33:00 Menards Retail Services, PO Box 15521,
Wilmington, DE 19850-5521
57828696 EDI: PROVID.COM Oct 14 2008 21:33:00 Washington Mutual Card Services, PO Box 9016,
Pleasanton, CA 94566-9016
57828698 EDI: WFFC.COM Oct 14 2008 21:33:00 Wells Fargo Bank, PO Box 4233, Portland, OR 97208-4233
57828699 +EDI: WFFC.COM Oct 14 2008 21:33:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IA 50306-0335

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2008

Signature:

